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PATENT

Attorney Docket No. 5793.3145-00

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: )  
)  
Nathan T. Czyzewski et al. ) Group Art Unit: 3692  
)  
Application No.: 10/823,540 ) Examiner: Unknown  
)  
Filed: April 14, 2004 )  
)  
For: SYSTEMS, METHODS AND ) Confirmation No.: 4427  
COMPUTER READABLE MEDIA )  
FOR PROVIDING AND )  
MANAGING BALANCE )  
TRANSFER ACCOUNTS )  
)

**MAIL STOP AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REPLY TO OFFICE ACTION**

In reply to the Office Action mailed March 17, 2008, Applicants respond as follows.

**Amendments to the Claims** are reflected in the listing of claims in this paper.

**Remarks** follow the amendment section of this paper.